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FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

June 7, 2007
Date of Signature

PATENT
Case No. AUS920010441US1
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:)
DWIP N. BANERJEE, ET AL.) Examiner: JANVIER, J.
Serial No.: 10/042,481)
Filed: JANUARY 9, 2002) Group Art Unit: 3622
Title: METHOD PROGRAM, AND SYSTEM) Conf. No.: 6084
FOR RESETTING THE VALUE OF A)
COUPON BASED ON MARKET)
INFORMATION)

RESPONSE TO OFFICE ACTION DATED MARCH 7, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22202-1450

Dear Sir:

This is a response to an Office Action dated March 7, 2007.